

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Brittney C Riddick
 Rashawn M Riddick
 Debtors

Case No. 18-13690-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 51

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db +Brittney C Riddick, 4066 Ford Road, Philadelphia, PA 19131-1605
 db +Brittney C. Riddick, MAILING ADDRESS:, PO Box 2801, Bala Cynwyd, PA 19004-6801
 jdb +Rashawn M Riddick, 4066 Ford Road, Philadelphia, PA 19131-1605
 jdb +Rashawn M. Riddick, MAILING ADDRESS:, PO Box 2801, Bala Cynwyd, PA 19004-6801
 14116954 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 14116957 +Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
 Tucson, AZ 85712-1083
 14116960 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 14116961 Community Surgical Supply, P.O. Box 4686, Toms River, NJ 08754-4686
 14116968 +Doctor Helene Koch, 25 Bala Avenue, Ste 205, Bala Cynwyd, PA 19004-3215
 14116970 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 14116976 Financial Recoveries, P.O. Box 1388, Mount Laurel, NJ 08054-7388
 14116977 +Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489
 14116979 +Lasalle University, 1900 W. Olney Avenue, Philadelphia, PA 19141-1199
 14116980 +Main Line Health Imaging, P.O. 678943, Dallas, TX 75267-8943
 14116981 Main Line HealthCare, PO Box 8500-4600, Philadelphia, PA 19178-4600
 14116982 Main Line HealthCare Behavioral Health, PO Box 8500-52198, Philadelphia, PA 19178-4600
 14116989 Penn Medicine, UPHS Physicians Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406
 14116996 +Progressive Auto Insurance, PO Box 7247-0112, Philadelphia, PA 19170-0001
 14117000 +Pure Cure Medical Inc., 17-19 E. Butler Pike, Ambler, PA 19002-4513
 14117002 Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
 14117003 +State Farm FCU, Attn: Bankruptcy, Po Box 853944, Richardson, TX 75085-3944
 14117006 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
 14117010 U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108,
 Saint Louis, MO 63166-0108
 14117011 University of Pennsylvania Health System, Tuition Assistance Program, P.O. Box 550,
 Troy, MI 48099-0550

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Sep 15 2018 06:38:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:59:07 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2018 02:58:01
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 15 2018 02:58:26 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14116953 +EDI: CINGMIDLAND.COM Sep 15 2018 06:38:00 AT&T, P.O. Box 537104, Atlanta, GA 30353-7104
 14116952 +E-mail/Text: seinhorn@ars-llc.biz Sep 15 2018 02:59:18 Ability Recovery Service,
 Attn: Bankruptcy, Po Box 4262, Scranton, PA 18505-6262
 14116955 E-mail/Text: cms-bk@cms-collect.com Sep 15 2018 02:57:17 Capital Management Services, LP,
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 14116956 +E-mail/Text: bankruptcy@cavps.com Sep 15 2018 02:58:22 Cavalry SPV I, LLC,
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2321
 14116958 +EDI: CHASE.COM Sep 15 2018 06:38:00 Chase Card Services, Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 14116963 +EDI: RCSFNBMARIN.COM Sep 15 2018 06:38:00 Credit One Bank, Attn: Bankruptcy,
 Po Box 98873, Las Vegas, NV 89193-8873
 14116962 +EDI: RCSFNBMARIN.COM Sep 15 2018 06:38:00 Credit One Bank, Po Box 98875,
 Las Vegas, NV 89193-8875
 14116964 EDI: DIRECTV.COM Sep 15 2018 06:38:00 DirecTV, P.O. Box 6550, Englewood, CO 80155
 14116965 +EDI: DISCOVER.COM Sep 15 2018 06:38:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 14116967 +EDI: DISCOVERSL.COM Sep 15 2018 06:38:00 Discover Student Loans, Attn: Bankruptcy,
 Po Box 30948, Salt Lake City, UT 84130-0948
 14116969 +EDI: TSYS2.COM Sep 15 2018 06:38:00 Dsnb Bloomingdales, Attn: Bankruptcy, Po Box 8053,
 Mason, OH 45040-8053
 14116978 +EDI: HY11.COM Sep 15 2018 06:38:00 Hyundai Motor Finance, Attn: Bankruptcy,
 Po Box 20809, Fountain Valley, CA 92728-0809
 14116983 +EDI: MID8.COM Sep 15 2018 06:38:00 Midland Credit Management, Inc., Po Box 2036,
 Warren, MI 48090-2036
 14116984 +EDI: MID8.COM Sep 15 2018 06:38:00 Midland Funding LLC, PO Box 2011,
 Warren, MI 48090-2011
 14116988 +E-mail/Text: bnc@nordstrom.com Sep 15 2018 02:57:11 Nordstrom FSB,
 Attn: Bankruptcy Department, Po Box 6555, Englewood, CO 80155-6555
 14116991 EDI: PRA.COM Sep 15 2018 06:38:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541
 14117916 +EDI: PRA.COM Sep 15 2018 06:38:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14116997 +E-mail/Text: bankruptcynotices@psecu.com Sep 15 2018 02:59:15 PSECU, PO BOX 67013, Harrisburg, PA 17106-7013
14116990 +E-mail/Text: bankruptcy@philapark.org Sep 15 2018 02:59:21 Philadelphia Parking Authority, PO Box 41818, Philadelphia, PA 19101-1818
14117001 EDI: Q3G.COM Sep 15 2018 06:38:00 Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788
14117005 +E-mail/Text: bncmail@w-legal.com Sep 15 2018 02:58:14 T.D. Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, Seattle, WA 98121-3132
14117007 EDI: TDBANKNORTH.COM Sep 15 2018 06:38:00 TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
14117008 EDI: TFSR.COM Sep 15 2018 06:38:00 Toyota Mtr, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52409

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14116959* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
14116966* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14116971* +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14116972* +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14116973* +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14116974* +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14116975* +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14116985* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14116986* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14116987* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14116992* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541)
14116993* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541)
14116994* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541)
14116995* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541)
14116998* +PSECU, PO BOX 67013, Harrisburg, PA 17106-7013
14116999* +PSECU, PO BOX 67013, Harrisburg, PA 17106-7013
14117004* +State Farm FCU, Attn: Bankruptcy, Po Box 853944, Richardson, TX 75085-3944
14117009* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Mtr, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52409)

TOTALS: 0, * 18, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Brittney C Riddick dmo160west@gmail.com,
davidoffenecf@gmail.com
DAVID M. OFFEN on behalf of Joint Debtor Rashawn M Riddick dmo160west@gmail.com,
davidoffenecf@gmail.com
DAVID M. OFFEN on behalf of Joint Debtor Rashawn M. Riddick dmo160west@gmail.com,
davidoffenecf@gmail.com

District/off: 0313-2

User: admin
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

DAVID M. OFFEN on behalf of Debtor Brittney C. Riddick dmo160west@gmail.com,
davidoffenecf@gmail.com
KEVIN G. MCDONALD on behalf of Creditor Aurora Financial Group, Inc. bkgroup@kmlawgroup.com
MICHAEL R. LESSA on behalf of Creditor State Farm Federal Credit Union mlessa@amatolaw.com,
michele2@amatolaw.com, acatino@amatolaw.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com; 7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	Brittney C Riddick	Social Security number or ITIN	xxx-xx-0897
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Rashawn M Riddick	Social Security number or ITIN	xxx-xx-7181
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-13690-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brittney C Riddick
aka Brittney C Nichols, aka Brittney C
Nichols-Riddick

Rashawn M Riddick

9/13/18

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.